

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Susan Bess Hitchings  
 Debtor

Case No. 18-12716-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: dlv  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: Jun 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2018.

db +Susan Bess Hitchings, 2910 Washington St., Bethlehem, PA 18020-5545  
 tr +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010,  
 Reading, PA 19606-0410  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14095931 Catherine's, 18 W Lightcap Rd, Pottstown, PA 19464-7806  
 14095934 GM Financial Leasing, PO Box 182963, Arlington, TX 76096-2963  
 14095938 Lendup, PO Box 4517, Carol Stream, IL 60197-4517  
 14095939 PennyMac, PO Box 514387, Los Angeles, CA 90051-4387  
 14101387 +PennyMac Loan Services, LLC, c/o Kevin G. McDonald, Esq, 701 Market Street, Ste 5000,  
 Philadelphia, PA 19106-1541  
 14095941 Sterling Credit Corporation, PO Box 675, Spring House, PA 19477-0675

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bankruptcy@davidtiddlaw.com Jun 13 2018 01:50:21 DAVID W. TIDD,  
 656 Ebersole Road, Reading, PA 19605  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 13 2018 01:50:37  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 13 2018 01:51:00 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jun 13 2018 01:50:52 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14095928 EDI: RMSC.COM Jun 13 2018 05:43:00 Amazon, PO Box 960013, Orlando, FL 32896-0013  
 14095929 EDI: TSYS2.COM Jun 13 2018 05:43:00 Barclays Bank Delaware, PO Box 8803,  
 Wilmington, DE 19899-8803  
 14095930 EDI: CAPITALONE.COM Jun 13 2018 05:43:00 Capital One Bank (USA), N.A., P.O. Box 71083,  
 Charlotte, NC 28272-1083  
 14095932 EDI: CITICORP.COM Jun 13 2018 05:43:00 Citi Cards/Citibank, PO Box 6241,  
 Sioux Falls, SD 57117-6241  
 14095933 EDI: DISCOVER.COM Jun 13 2018 05:43:00 Discover Bank, P.O. Box 15316,  
 Wilmington, DE 19850-0000  
 14101217 EDI: DISCOVER.COM Jun 13 2018 05:43:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 14095935 +EDI: RMSC.COM Jun 13 2018 05:43:00 JC Penny's, P.O. Box 965045, Orlando, FL 32896-5045  
 14095936 EDI: CBSKOHLS.COM Jun 13 2018 05:43:00 Kohl's Payment Center, P.O. Box 2983,  
 Milwaukee, WI 53201-2983  
 14095937 EDI: WFNNB.COM Jun 13 2018 05:43:00 Lane Bryant, PO Box 182273,  
 Columbus, OH 43218-2273  
 14115224 +EDI: MID8.COM Jun 13 2018 05:43:00 MIDLAND FUNDING LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 14117885 EDI: Q3G.COM Jun 13 2018 05:43:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 14095940 EDI: SEARS.COM Jun 13 2018 05:43:00 Sears Credit Cards, P.O. Box 183082,  
 Columbus, OH 43218-3082  
 14096586 +EDI: RMSC.COM Jun 13 2018 05:43:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 14095942 EDI: WTRRNBBANK.COM Jun 13 2018 05:43:00 Target, PO Box 660170, Dallas, TX 75266-0170  
 14095943 EDI: RMSC.COM Jun 13 2018 05:43:00 Toys R Us, PO Box 965005, Orlando, FL 32896-5005  
 14095944 EDI: RMSC.COM Jun 13 2018 05:43:00 Walmart Mastercard/SYNCB, P.O. Box 960024,  
 Orlando, FL 32896-0024  
 14095945 EDI: WFNNB.COM Jun 13 2018 05:43:00 Woman Within, PO Box 659728,  
 San Antonio, TX 78265-9728

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,  
 Reading, PA 19606-0410

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-4

User: dlw  
Form ID: 309I

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 14, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2018 at the address(es) listed below:

DAVID W. TIDD on behalf of Debtor Susan Bess Hitchings bankruptcy@davidtiddlaw.com

FREDERICK L. REIGLE ecfmil@fredreiglechl3.com, ecf\_frpa@trusteel3.com

FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmil@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com

KEVIN G. MCDONALD on behalf of Creditor PennyMac Loan Services, LLC bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

<b>Information to identify the case:</b>			
Debtor 1	<b>Susan Bess Hitchings</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		
Case number:	<b>18-12716-ref</b>		
	Social Security number or ITIN	<b>xxx-xx-9988</b>	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	<b>13 4/23/18</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**12/15**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Susan Bess Hitchings	
<b>2. All other names used in the last 8 years</b>	aka Susan Hitchings, aka Susan B Hitchings	
<b>3. Address</b>	2910 Washington St. Bethlehem, PA 18020	
<b>4. Debtor's attorney</b> Name and address	DAVID W. TIDD 656 Ebersole Road Reading, PA 19605	Contact phone 610-838-8700 Email: <a href="mailto:bankruptcy@davidtiddlaw.com">bankruptcy@davidtiddlaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610-779-1313 Email: <a href="mailto:ecfmail@fredreigle13.com">ecfmail@fredreigle13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 6/12/18

**For more information, see page 2**

<b>7. Meeting of creditors</b>	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>July 10, 2018 at 02:30 PM</b>	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102
<b>8. Deadlines</b>	The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline: 9/8/18</b>	
		<b>You must file:</b> <ul style="list-style-type: none"><li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul>		
		<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 7/2/18</b>	
		<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 10/20/18</b>	
		<b>Deadlines for filing proof of claim:</b> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
		<b>Deadline to object to exemptions:</b> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<b>Filing deadline:</b>	30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of 75.06 per month for 36 months. The plan or a summary of the plan is enclosed. The hearing on confirmation will be held on: <b>8/9/18 at 09:00 AM</b> , Location: <b>Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601</b>			
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.			
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.			
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.			
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.			